HE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael J. Picciallo

Serial No.:

10/695,561

Examiner:

A. Shah

Filed:

October 28, 2003

Group Art Unit:

3625

For:

Third Party Debit Card

Attorney Docket No. P22,425-G USA

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as firstclass mail, postage prepaid, in an envelope addressed to: Mail Ston Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 18, 2005.

Dated: November 18, 2005

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT PURSUANT TO 37 C.F.R. §1.111

Sir:

In response to the outstanding Official Action mailed May 18, 2005, the following claim amendments and remarks are being submitted by Applicant for consideration by the Examiner,

Amendments to the Claims are reflected in the Listing of Claims, which begin on page 2 of this paper.

Applicant's Remarks begin on page 5 of this paper.